

1. Before making a complaint or giving feedback

We strive to meet all your banking needs and your customer service expectations. However, if you're unhappy with any of our products, services or people, we want you to share that with us. Your feedback will help us resolve your issue and support us in improving our products and services for all our customers. The aims of this policy are to:

What is feedback?

If you have ideas on how we can improve something and you don't require a response from us, we consider this feedback. We will review your feedback, record it and take appropriate action.

What is a complaint?

If you bring to our attention something that you aren't satisfied with, we consider this a complaint. We will get in touch with you and try to resolve it as quickly as possible.

Something else?

If you need to discuss something else, like a transaction on your account that you don't recognise, a lost/stolen card, or if you need help with your accounts, you can contact us directly.

2. Our commitment to you

An easy and accessible complaints process

We follow specific rules set by the Australian Securities and Investments Commission (ASIC) – these are known as ASIC Regulatory Guide 271 Internal dispute resolution. They can be found in the [Regulatory Guide RG 271 Internal dispute resolution \(asic.gov.au\)](#).

These rules outline how HSBC Australia's retail bank (HSBC) must handle your complaint, including what is required in our response and how long we can take to respond to your complaint.

HSBC is a signatory to the Banking Code of Practice, and there are also rules in the Code about how we will manage your complaint. You can view the [Banking Code of Practice](#) for more information.

If you want to take things further

You may wish to take your complaint to the Australian Financial Complaints Authority (AFCA) if we:

- haven't responded to your complaint within the required timeframes,
- haven't resolved your complaint, or
- you're not happy with how we have handled your complaint.

You will find the contact details for AFCA below in **section 9 – Making a complaint with AFCA if we can't resolve it**. These will also be provided to you in the final response you receive.

What if it's urgent?

Sometimes your personal circumstances might make your complaint urgent. In this case, we will try to resolve it as quickly as possible. Learn more about this in **section 4 – Urgent complaints**.

3. How to make a complaint with us

Whether you're making the complaint yourself or with the help of someone else – like a friend, family member, support worker or caregiver.

Below are all the ways to make a complaint.

Branch

Please do not hesitate to contact your local branch. In most cases, the branch staff should be able to resolve the problem. Find your nearest branch by visiting our website www.hsbc.com.au.

Contact centre

Our friendly contact centre staff are also available to assist with complaints and feedback. You can call them on our toll free number **1300 308 188 (+61 2 9005 8181 from overseas)**

Online banking

Chat with us on your HSBC Australia app or you can send us a secure message via HSBC Online Banking.

Online complaint/feedback form

Visit <https://www.hsbc.com.au/forms/feedback-complaint/> and you will find the link to the online form.

Mail

You can mail us using the address below:

Customer Relations Team
HSBC Bank Australia Limited
Tower 1 - International Towers Sydney
100 Barangaroo Avenue
Sydney NSW 2000.

Social media

If you're contacting us through our official social media channels, such as our Facebook page, we will need to get in touch to identify you before we can resolve your complaint.

Please note: if you are a corporate customer, please contact your Relationship Manager.

4. Urgent complaints

Please tell us when you lodge your complaint if your circumstances mean your complaint is urgent. These circumstances could include:

- domestic or family violence
- serious illness
- worsening living conditions

You can find out more in section **6 – How we can help if you're experiencing challenging circumstances.**

5. How we can help you to make a complaint

We are committed to making this an accessible process for everyone. We will work to help you if you:

- are deaf, hard of hearing or have a speech impairment and use the National Relay Service
- require assistance from our staff due to disability, mental illness or a medical condition

We aim to make this process suit your needs. For example, if you tell us that you'd prefer if we only communicate with you in writing, we can do that.

For more information about how we can help you access our complaints process, please call us, visit one of our branches or contact the Customer Advocacy Team at hsbc.customer.advocate@hsbc.com.au.

If you are hearing impaired or find it hard hearing or speaking to people who use a phone, you can also get in touch with the National Relay Service (NRS) to find out how they can help you communicate with us.

- TTY users call NRS on 133 677 (if in Australia) or +61 3 4313 7692 (if calling from overseas) and ask for 1300 308 188; or
- Voice Relay user, call 1300 555 727 (if in Australia) or +61 3 4313 7690 (if calling from overseas) and ask for 1300 308 188.

Please note: You will need to be an Australian resident and have registered with NRS prior to using the service. International call charges will apply if you are calling NRS from overseas.

Are you experiencing financial difficulty?

You can contact our Customer Assist team. You can find details of how to contact them at [Money Worries | Help and Support - HSBC AU](#).

Alternatively, you can get in touch with a Financial Counsellor, who can represent you with HSBC and act on your behalf. This service is free, independent, and confidential. The Financial Counsellor can also help with debts caused by gambling. You can visit the Financial Counselling Australia website at [Homepage - Financial Counselling Australia](#) or the National Debt Hotline at [Find A Financial Counsellor - National Debt Helpline \(ndh.org.au\)](#) (or by calling 1800 007 007) for more information. A Financial Counsellor can take you through the different services they provide.

6. How we can help if you're experiencing challenging circumstances

If you're dealing with challenging and stressful circumstances, such as financial hardship, a crisis, unemployment, or the risk of domestic and family violence, we're here to help. When you make your complaint, please let us know what you're going through, so we can support you while we assist with your complaint.

If you request for extra support, your complaint will be sent to the Customer Advocacy team, and a Case Manager from that team will be assigned to you.

If you don't have a complaint or don't need assistance with your complaint but would like to know more about how we can support you with your banking needs, simply call us and ask to be referred to the Customer Advocacy team. Alternatively, you can visit one of our branches or contact our Extra Care team via email – ca.extra.care.team@hsbc.com.au.

7. What happens when you make a complaint?

We record every complaint in our dedicated Complaints Management System. Your complaint will be assigned to a Case Manager who will share their contact details with you.

Making sure it's you

When you first make a complaint, we might need to ask you some questions to protect your privacy – we do this to verify your identity. If you contact us using a number or an email that we don't hold on record for you, we may not be able to share certain information with you.

Providing us with details

Once we have verified your identity, we will discuss your complaint. We will ask you what happened and what you'd like us to do about it. At this stage, we might need a bit more information which may include copies of documents.

We will try to move quickly

If we can't resolve your complaint on the spot when you contact us, we will try and resolve your complaint within 5 calendar days. If we resolve your complaint within 5 calendar days we may not provide you with a written response, however you can ask for a written response to your complaint if needed.

If we can't resolve it within 5 calendar days

If we can't resolve your complaint within 5 calendar days, or you ask for a written response, we will assign you to a Case Manager in our dedicated complaints team – Customer Relations. We follow these steps to manage complaints:

Your Case Manager:

1. Will let you know by email (or post if that is your preferred method of communication) when the Customer Relations team have received your complaint and give you a Complaint Reference Number within 1 business day.
2. Will contact you using your preferred way to try to resolve your complaint. If they can't reach you, they might have to contact you in a different way.
3. Will provide you with their name and contact information, so you are able to communicate with them directly while your complaint is being resolved.
4. Might need more information from you. If they do, they will explain why.
5. Will investigate your complaint. This may take time and if you don't hear from us during this time, please know we're still working hard on resolving your complaint.
6. Will keep you updated on how they are going with responding to your complaint and when to expect a response.
7. Let you know the outcome of their investigation of your complaint. You will be sent a written final response to your complaint (also called an Internal Dispute Resolution (IDR) Response or IDR Response). The response will set out the matters you have raised, the investigation that was carried out, and will explain what actions we've undertaken to try and resolve your complaint. It may also contain an offer to resolve the complaint. If we do not believe HSBC has done anything wrong in relation to the matter or matters you have raised, the IDR Response will explain why we've found this. All IDR Responses will also tell you how you can contact AFCA to complain, if you're unhappy with our IDR Resolution.

Choosing whether to accept our resolution

If you're happy to accept our resolution, we will need you to confirm this with us – which might be over the phone or in writing. Depending on the resolution, your Case Manager might also ask you to sign a Settlement Agreement or Deed.

If you're not satisfied with the resolution and don't want to accept it, want to share more information with us, or think we've missed something, please get in touch with your Case Manager so we can continue to help you.

Please note: if you accept our resolution, you might not be able to take your complaint to AFCA. You can find out more about this in **section 9 – Making a complaint with AFCA if we can't resolve it**.

8. How long we will take to resolve your complaint

When you make a complaint, this is how long it can generally take:

1. Within 1 business day from when we first speak with you, we will let you know we've received your complaint and give you a Complaint Reference Number. It may take us longer if you made your complaint by mail or you only want to be contacted by mail.
2. We will try to resolve your complaint as soon as we can if we can.
3. If we can't resolve it within 5 calendar days, we will send it along to the specialist team (Customer Relations) and you'll be assigned a Case Manager.
4. We will then try to resolve your complaint within 30 days or in some cases 21 days (depending on what your complaint is about).
5. If we can't respond within the relevant time frame above, we will write to you to explain why with an Internal Dispute Resolution (IDR) delay notification.
6. If we send you an IDR delay notification, we will explain our reasons for the delay, your right to raise your complaint with AFCA if you're dissatisfied, and the contact details for AFCA.

9. Making a complaint with AFCA if we can't resolve it

If you're not satisfied with our response to your complaint, if we haven't resolved it within the required timeframe, or if you're unhappy with the way we've handled your complaint, you can raise it with AFCA.

Please note: there might be a time limit for contacting AFCA, so it's best to get in touch with them quickly. Check their website for more information.

Ways to contact AFCA:

AFCA website: afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001.

10. Someone else is making a complaint for me

If someone else is making a complaint on your behalf, they'll be known as your representative. Before we can speak to them about your complaint, we may need more information to verify if they have your permission to make the complaint on your behalf. They will need an official document saying they can act for you, for example, a Power of Attorney. If they are a Financial Counsellor, they can provide us with a Letter of Authority signed by you, and we can verify the signature on the letter.

If they don't have these documents, we will contact you first to verify that they're acting on your behalf. Until we can confirm this, we can't talk to them about your complaint. This is to protect your privacy.

Your representative could be:

- Someone who you have granted a Power of Attorney.
- A trusted friend or family member.
- A Financial Counsellor.
- A paid representative (someone you're paying to make and/or manage your complaint for you) such as a Debt Management Firm.

It's important to know that our complaints process (and other banks') is a free service. Paid representatives are generally required to hold an Australian Credit Licence (ACL) or be an Australian Credit Representative (ACR). If they don't have an ACL/ACR, we may not be able to deal with them in relation to your complaint.

Your representative needs to:

- Represent you, which means acting for you with your best interests in mind.
- Give you all the information you need to make sure you're satisfied with how we resolve your complaint.
- Understand all the details about your situation.
- Communicate with us regularly and quickly.
- Give you regular updates about how we're managing your complaint.
- Let you know of all the options and solutions we suggest in resolving your complaint – so you can think about them.
- Tell us your response to our options and solutions, so we can keep trying to resolve your complaint.

If at any time we feel your representative is not doing any of the above – particularly, if they're not acting in your best interests, we may contact you directly and refuse to continue to deal with them. We will provide you with the option of nominating a different person/company to represent you if you don't want to deal directly with us.

11. What you can expect of us

We will do our best to:

- Resolve your complaint the first time round.
- Make banking as accessible and easy for you as we can.
- Be respectful and polite in our communications.
- Understand what you need from us and how we can help you.
- Speak honestly and be supportive, especially about any concerns that you have with us.
- Do what we say we will do.
- Do what we can to help you.

12. What we ask of you

We ask that you:

- Be polite and co-operate with us.
- Ask us questions and tell us what you think about what has happened or what you need.
- Tell us if there's anything you need to make it easier for you to do your banking.
- Let us know what you would like us to do or how you would like us to make things right.
- Be honest with us.
- Don't threaten, abuse, harass or intimidate our employees or any other HSBC customers when you're speaking with us.

If you don't co-operate or provide information requested by your Case Manager, we will continue to investigate your complaint and provide you with an IDR Response based on the information you have supplied and the information we have gathered from other areas of HSBC or HSBC's systems and records.

If you behave in a way which is disrespectful to your Case Manager or any other staff, or you threaten, abuse, harass or intimidate them over the phone, they'll end the phone call. If you are doing this via email or mail, they will cease communicating with you. If disrespectful behaviour occurs, we will give you a written warning, and we may choose to assign a new Case Manager to you. We will still investigate your complaint and provide you with an IDR Response.

If we consider that your behaviour is unreasonable and ongoing – for example, if you are abusive or unreasonably persistent—we may consider using our [Unreasonable Behaviour Policy](#) to take action which could include further restricting your communications with us.